

EXHIBIT A

Capital One Bank		SAFE DEPOSIT BOX LEASE AGREEMENT					
Lessee Name:		MICHELLE K HENRY					
Branch Name & Addr:		61 24 188TH STREET FRESH MEADOWS NY 11365					
Lease Date:	12/02/2015	Box No.:	1973-6	Annual Rent:	\$ 40	Debited Account #:	1654595751

In this Safe Deposit Box Lease Agreement ("Lease"), the words "Bank", "we", "us", or "our", refer to Capital One, N.A., its successors and assigns. The words "you", "your", or "yours" refer, individually and together, to the undersigned Lessee(s).

In consideration of the annual rental and other terms and conditions set forth in this Lease we hereby lease to you the safe deposit box identified above (the "Box") for a period of one year from the above date. Unless we or you take affirmative action to terminate this Lease, it will be renewed for subsequent terms of one year each, upon the same terms and conditions except that, if the annual rental charged by us at the time of renewal for similar sized boxes exceeds the rent set forth above, the rent for the renewal period shall be at the higher rate.

During the term of this Lease, you must have a checking, NOW or savings account with the Bank. You authorize us to charge the above debited account # (the "designated account") each year to pay for the annual rental plus any appropriate taxes and additional fees on the Box. We are authorized to withdraw the full amount of the rental payment due from any other account you have with us if the designated account is closed or has insufficient funds to pay the rental. A \$10 processing fee will be charged if our attempts to debit the designated account fails. In the event that sufficient funds are not available in any of your accounts, you agree to pay the rental due immediately upon our demand. You acknowledge and agree that the Bank may deny access to the Box until all such amounts, including interest and penalties if applicable, are paid in full.

By signing below, we and you acknowledge that you (a) have received a complete copy of this Lease and the safe deposit box disclosure statement and agreement, (b) have received two (2) keys to the Box, and (c) authorized an account for automatic debit to pay the annual rent. If there are two or more individuals, you acknowledge that each of you may enter the Box, appoint or revoke agents, or surrender the Box without knowledge or approval of the other(s) and without liability to the Bank. Any addition or deletion of a lessee requires termination of the Lease and execution of a new Lease.

LESSEE

1.	Primary Lessee's:	MICHELLE K HENRY					
	Mailing Address:	104 32 164TH STREET				Phone #: 646 422 9633	
	City/ St/ Zip:	JAMAICA NY 11433					
	Signature:						Date: 12/02/2015
	ID Type:	RA	ID State/ Country:	US	ID Number:	4055	Issue Date: 03092017 Exp. Date: 03092017
2.	Co-Lessee:						
	Mailing Address:					Phone #:	
	City/ St/ Zip:						
	Signature:						Date:
	ID Type:		ID State/ Country:		ID Number:		Issue Date: Exp. Date:
3.	Co-Lessee:						
	Mailing Address:					Phone #:	
	City/ St/ Zip:						
	Signature:						Date:
	ID Type:		ID State/ Country:		ID Number:		Issue Date: Exp. Date:

Print Associate's Name

ONE, N.A.

Associate Signature

SAFE DEPOSIT BOX DISCLOSURE STATEMENT AND AGREEMENT

Welcome to Capital One, N.A. We are pleased that you have decided to lease a safe deposit box with us (the "Safe Deposit Box"). This Safe Deposit Box Disclosure Statement and Agreement (the "Agreement") contains the terms and conditions for the Safe Deposit Box. By executing the Safe Deposit Box Rental Lease (the "Lease"), Lessee and Agent agree to the terms and conditions contained herein. The word "Bank", "we", "us", or "our" means Capital One, N.A. The word "Lessee", "you", "your", or "yours" means each and every Lessee who signed the Lease. The word "Agent" means each and every deputy, mandatary, officer, general partner, trustee, administrator, executor, member, or manager appointed by Lessee in the Lease or an agent of the Lessee appointed through a separate Power of Attorney document.

IMPORTANT NOTICE: (1) THE CONTENTS OF YOUR SAFE DEPOSIT BOX ARE NOT PROTECTED AGAINST LOSS UNDER THE INSURANCE COVERAGE MAINTAINED BY THE BANK; (2) THE CONTENTS OF YOUR SAFE DEPOSIT BOX ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY; (3) FOR YOUR OWN PROTECTION YOU MAY WISH TO SECURE YOUR OWN INSURANCE THROUGH AN INSURANCE COMPANY OF YOUR CHOICE; (4) YOU SHOULD KEEP A COMPLETE LIST AND DESCRIPTION OF ALL PROPERTY STORED IN YOUR SAFE DEPOSIT BOX, PLUS ANY AVAILABLE PROOF OF OWNERSHIP, IN A SAFE PLACE OTHER THAN THE SAFE DEPOSIT BOX.

RULES AND REGULATIONS

ACCESS:

Only persons authorized in writing on the Lease or a Power of Attorney form acceptable to the Bank can enter the Safe Deposit Box. If there is any question about the right of access to the Safe Deposit Box, the Bank may refuse access for a reasonable time until we have consulted with legal counsel. The Bank shall not be liable in any manner whatsoever for any reasonable delay for that purpose.

KEYS:

Each safe deposit box requires the insertion of two (2) different keys to unlock and to lock the safe deposit box. The Bank has control of one (1) key (the "Bank Key") and the Lessee has custody and control over the other key (the "Lessee Key"). You have received two (2) copies of the Lessee Key to the Safe Deposit Box. Upon termination of the rental, both Lessee Keys must be returned to the Bank immediately.

Lessee or Agent must report the loss of any Lessee Key to the Bank immediately and return the other Lessee Key in person. If it is required, you agree that the Bank may, in your presence, break open the Safe Deposit Box and move its contents to another Safe Deposit Box. You also agree to reimburse us for any expenses we incur in (i) changing the Safe Deposit Box locks, (ii) breaking opening the Safe Deposit Box, and/or (iii) replacing the keys.

EXAMINATION OF CONTENTS:

The contents of the Safe Deposit Box may be examined by Lessee or Agent only in the area(s) designated by the Branch for that purpose. Under no circumstances may keys be left in the lock, nor entrusted to any of our associates. You must remove and replace your own Safe Deposit Box. The Bank assumes no liability to you whatsoever if, as an accommodation to you, you ask one of our associates to handle the Safe Deposit Box for you.

VAULT HOURS:

The Vault hours will generally be identical to the lobby hours. However, the Bank shall have the exclusive right to fix the hours for opening and closing our vault which contains the Safe Deposit Box (the "Vault"), and to change the same from time to time, without notice to you. The Vault may be closed upon any national or state holiday, or at any time we deem such closing prudent.

JOINT LESSEES:

A Safe Deposit Box leased in the names of more than one individual is considered a rental in joint tenancy with the right of survivorship as regards to access to the Safe Deposit Box. If more than one individual rents the Safe Deposit Box, you agree that each individual controls the Safe Deposit Box as though it belongs to him/her alone. Each Lessee can enter the Safe Deposit Box, appoint or cancel deputies, or surrender the Safe Deposit Box as though it belongs to him/her alone and without knowledge or approval of the other(s). The Bank is not liable to any joint Lessee for any acts or misappropriations by another joint Lessee or their Agents. **The death of any one Lessee will not affect the right of any other Lessee to have access to and remove the contents from the Safe Deposit Box.**

Each of you is individually and together responsible for the payment of all rent and other costs or obligations of any kind incurred by any Lessee under the Lease.

Revised: 1/15

BUSINESS ENTITY/FIDUCIARY/ASSOCIATION:

Each person purporting to execute the Lease represents and warrants that he or she is duly authorized to enter into and execute the Lease. The Bank will allow entry to only those persons authorized on the Lease. A fiduciary and officer of a business entity cannot delegate access to an Agent.

DEPUTY/MANDATARY ("AGENT"):

An Agent may be appointed by an individual Lessee, but only by completing the "appointment of deputy/mandatary" section of the Lease. An Agent has powers of entry and surrender equal to those of the Lessee. However, the Agent may not appoint or revoke the appointment of another Agent. The Agent's appointment terminates upon the Bank's receipt of (i) a written revocation notice from Lessee at the branch where the Safe Deposit Box is located, (ii) an applicable Bank form signed by Lessee, or (iii) proof of the death or legal incapacity of the Lessee who appointed the deputy.

SURRENDER OF SAFE DEPOSIT BOX:

You agree that you shall surrender the Safe Deposit Box and its keys, and promptly remove the contents, upon termination of the Lease. If you terminate the Lease before expiration of the term, you forfeit the proportionate share of the rental fee for the unexpired term. You agree further that any liability the Bank may have under the Lease shall fully terminate upon such surrender.

DEATH OF LESSEE:

Upon the Bank's receipt of proof of death of a Lessee, the Bank shall continue to allow the surviving Lessee, and/or their Agent, to have full access to, including the right to remove the contents, the Safe Deposit Box. The Bank shall not be liable for permitting the surviving Lessee, and/or their Agent, to have access to and or remove the contents of the Safe Deposit Box.

Access shall also be permitted to authorized individuals such as the Register of Wills (or similar official for the state in which the Safe Deposit Box is located):

1. To conduct a will search;
2. To conduct a search for documents relating to burial instructions, a deed to a cemetery plot, or proof of membership in a burial society; or
3. To take an inventory of the contents of the Safe Deposit Box.

In the event of the death of an authorized individual where the Lessee of the Safe Deposit Box is a business entity and/or fiduciary, then entry to the Safe Deposit Box by other authorized individuals will not be denied. If there are no other authorized individuals on the Lease, a new Lease shall be completed, together with the appropriate business documents authorizing any changes in the existing individuals.

Notwithstanding the foregoing, unless prohibited by applicable law, in the event of the death of a Lessee, the Bank may, without liability to any one, refuse access to the Safe Deposit Box if we believe a court order is necessary to access the Safe Deposit Box.

ANNUAL BILLING:

Leases are available on an annual basis only. The annual rental fee is payable in advance. The Bank is authorized to automatically debit the rental fee, late fee and other expenses from the account you designated in the lease. We may change the rent prior to each additional term. You will receive an annual bill approximately thirty (30) days before the date the payment is due advising you of the amount and date the payment will be deducted from the designated account. In the event Lessee fails to timely pay any and all amounts due hereunder, Lessee acknowledges and agrees that the Bank may deny Lessee and/or Agent access to the Safe Deposit Box until all such amounts, including interest and penalties, if applicable, are paid in full. We shall have a lien on the content of the Safe Deposit Box for all unpaid rent and charges.

LATE FEE:

If the Safe Deposit Box rental fee is not paid within forty-five (45) days of the due date indicated on the bill, a \$10 late fee will be assessed.

RIGHT OF SETOFF:

The Bank may debit any account belonging to Lessee at the Bank or any of its affiliates for payment of any past due rent, tax or other fees due on the Safe Deposit Box.

TERMINATION BY BANK:

We may terminate this Lease in our sole discretion at any time, for any or no reason. For example, we may terminate this Lease if at least one of you no longer has a checking, NOW, or savings account with the Bank. If we terminate the Lease, we will send written notice to your address or that of your duly appointed Agent or any other legal representative of yours, as such address is shown in our records. Following such termination and upon your return of the keys and the removal of the contents, we shall refund, on demand, a proportionate share of the rental fee for the unexpired term of the Lease.

OPENING OF SAFE DEPOSIT BOX BY BANK:

The Bank may force open the Safe Deposit Box:

1. Upon written notice to Lessee or Agent, in the event the Safe Deposit Box rental fee has not been paid for the period of time prescribed by applicable state law;
2. To relocate the Safe Deposit Box;
3. After termination of the Lease, for any reason except non-payment of rent; or
4. If required to do so by any legal order or decree.

Lessee is liable to the Bank for all costs incurred by the Bank in forcing open the Safe Deposit Box. The Bank will inventory and remove the contents, and shall otherwise comply with applicable law (i) with respect to storage and sale of the contents (for payment of fees and charges), (ii) with respect to notification requirements, (iii) with respect to the turnover of the contents, and (iv) with respect to the ultimate destruction of any contents.

RELATIONSHIP OF PARTIES:

The Bank's relationship with the Lessee is that of landlord and tenant and under no circumstances will it be considered a bailee or otherwise in control or in possession of the contents of the Safe Deposit Box. Lessee expressly agrees that the Bank is neither a bailee nor an insurer of the contents of the Safe Deposit Box.

LIABILITY OF THE BANK

The Bank assumes no liability as to the ownership of the contents of the Safe Deposit Box and shall have the right to surrender possession of the Safe Deposit Box at any time to any person entitled to access the Safe Deposit Box and the release of the Safe Deposit Box by the Lessee or Agent shall discharge the Bank from all liability as to the contents.

The liability of the Bank with respect to property deposited in the Safe Deposit Box is limited to the exercise of ordinary care by employees and officers of the Bank in the performance of their duties in preventing the opening of the Safe Deposit Box during the term of the lease by anyone other than the Lessee, Agent or person authorized by law to enter the Safe Deposit Box.

You further agree that:

1. The Bank shall not be liable for the loss of money, bullion, bearer instruments, or other articles the tracing or identification of which would be more difficult than that of bonds or stock certificates.
2. Evidence tending to prove: (i) that securities, valuables or other articles were left in the Safe Deposit Box upon your last entry, or entry by your Agent; and (ii) that all or any part of such contents were found missing upon subsequent entry, shall not be sufficient to: (a) raise a presumption that the contents were lost by our negligence or wrong-doing; or (b) place on us the burden of proof that such alleged loss was not our fault.
3. The Bank shall not be liable for any damage caused by any act or neglect of any person or person not employed by us.
4. The Bank shall not be liable for any damage caused by the failure of any of the Vault doors or locks to operate, nor will the Bank be liable for any property left in the Safe Deposit Box examination room.
5. The Bank's total liability for any loss suffered by the Lessee in connection with the Lease shall not exceed five hundred times the annual Safe Deposit Box rental.
6. The Bank shall not be liable for any delay caused by failure of the Vault door and locks to operate.
7. The Bank will not be responsible for the loss of or damage to the contents of the Safe Deposit Box resulting from burglary, theft, fire, or any other cause beyond the Bank's control.
8. The Bank will in no event be liable for alleged loss or destruction of any cash claimed to have been placed in the Safe Deposit Box.

NOTICES:

We shall deem any and all notices to us effective only if sent to and actually received at the branch where the Safe Deposit Box is located and the Bank has had a reasonable opportunity to act on it. Any and all notices to you shall be deemed effective when mailed to your address as reflected in our records. Notice to any co-Lessee constitutes notice to all lessees. You agree that if a notice is required to be sent to all co-lessees, one notice addressed to all co-lessees may be sent to the address as reflected in our records for any co-lessee.